

Information to identify the case:

Debtor 1	Robert M. Wagner Jr.	Social Security number or ITIN	xxx-xx-4020
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22942-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert M. Wagner Jr.

8/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert M. Wagner, Jr.
Debtor

Case No. 18-22942-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 14, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db	+ Robert M. Wagner, Jr., 1029 Glencoe Avenue, Pittsburgh, PA 15220-2843

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14886317	+ EDI: BANKAMER2.COM	Aug 15 2023 03:27:00	Bank of America, P.O. Box 17054, Wilmington, DE 19884-0001
14886319	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 14 2023 23:51:00	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14886320	EDI: AMINFOFP.COM	Aug 15 2023 03:27:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14886321	EDI: IRS.COM	Aug 15 2023 03:27:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14886318	EDI: JPMORGANCHASE	Aug 15 2023 03:27:00	Chase, P.O. Box 15299, Wilmington, DE 19850
14886322	EDI: TSYS2	Aug 15 2023 03:27:00	Juniper, PO Box 13337, Philadelphia, PA 19101-3337
14886323	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 00:03:07	LVNV Funding, P.O. Box 10584, Greenville, SC 29603-0584
14911903	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:39:31	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14911999	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:51:28	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14912742	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 14 2023 23:51:30	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14886324	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 14 2023 23:50:52	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14886891	+ EDI: RECOVERYCORP.COM	Aug 15 2023 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14894343	EDI: PENNDEPTREV		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 20

		Aug 15 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14894343	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14909885	+ EDI: JEFFERSONCAP.COM	Aug 15 2023 03:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14886325	Email/Text: info@snapadvances.com	Aug 14 2023 23:44:00	Snap Advances, 136 East South Temple Suite 2420, Salt Lake City, UT 84111
14886326	+ EDI: RMSC.COM	Aug 15 2023 03:27:00	Synco/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14886327	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 14 2023 23:45:00	Toyota Financial Services, P.O. Box 2958, Torrance, CA 90509
14900446	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 14 2023 23:44:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Robert M. Wagner Jr. shawn@shawnwrightlaw.com,

District/off: 0315-2

User: auto

Page 3 of 3

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Form ID: 3180W

Total Noticed: 20

wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 4